

Filing at a Glance

Company: Trinity Universal

Product Name: Homeowners and Private
Passenger Auto

TOI: 30.0 Homeowners/Auto Combinations

Sub-TOI: 30.0000 Homeowner/Auto
Combinations

Filing Type: Rule

SERFF Tr Num: KEMP-125224156 State: Arkansas

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Kristy Larson

Date Submitted: 07-03-2007

State Tr Num: AR-PC-07-025341

State Status:

Reviewer(s): Becky Harrington

Disposition Date: 07-06-2007

Disposition Status: Filed

Effective Date (New): 07-27-2007

Effective Date (Renewal): 07-27-
2007

Effective Date Requested (New): 07-27-2007

Effective Date Requested (Renewal): 07-27-2007

General Information

Project Name: AR Down Payment Informational Filing

Project Number: AR-TUIC-HO/AU-20070727

Reference Organization:

Reference Title:

Filing Status Changed: 07-06-2007

State Status Changed: 07-05-2007

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

The above captioned companies, members of Kemper Auto and Home Group, Inc., are submitting an informational filing for their Arkansas Homeowners and Private Passenger Auto Programs. This revision will be effective July 27, 2007 for all business.

We will now offer a two payment plan option and also require a down payment for business submitted through out agent website, Right Price Web. Payment options and down payment requirements are included in the filing memorandum portion of this filing.

Company and Contact

Filing Contact Information

Kristy Larson, Product Analyst

5210 Belfort Rd.

Jacksonville, FL 32256

klarson@kahg.com

(904) 245-5846 [Phone]

(904) 245-5601[FAX]

Filing Company Information

Trinity Universal
5210 Belfort Rd. Suite 120
Jacksonville, FL 32256
(904) 245-5600 ext. [Phone]

CoCode: 19887
Group Code: 215
Group Name:
FEIN Number: 75-0620550

State of Domicile: Texas
Company Type:
State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	07-06-2007	07-06-2007

Disposition

Disposition Date: 07-06-2007

Effective Date (New): 07-27-2007

Effective Date (Renewal): 07-27-2007

Status: Filed

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	NAIC loss cost data entry document		No
Supporting Document	H-1 Homeowners Abstract		No
Supporting Document	HPCS-Homeowners Premium Comparison Survey		No
Supporting Document	A-1 Private Passenger Auto Abstract		No
Supporting Document	APCS-Auto Premium Comparison Survey		No
Supporting Document	Cover Letter & Memo	Filed	Yes



5210 Belfort Rd, Suite 120
Jacksonville, FL 32256

July 3, 2007

Arkansas Department of Insurance
Property & Casualty Rate Division
1200 West Third Street
Little Rock, AR 77201

RE: ARKANSAS PERSONAL AUTOMOBILES
RATE AND RULE REVISIONS
Trinity Universal Insurance Company (NAIC 19887)
Company Filing Number: AR-TUIC-AU/HO-20070727

Dear Commissioner:

The above captioned companies, members of Kemper Auto and Home Group, Inc., are submitting an informational filing for their Arkansas Homeowners and Private Passenger Auto Programs. This revision will be effective July 27, 2007 for all business.

We will now offer a two payment plan option and also require a down payment for business submitted through out agent website, Right Price Web. Payment options and down payment requirements are included in the filing memorandum portion of this filing.

If I may be of further assistance, or you require additional clarification, please contact me at 904-245-5846 or email me at klarson@kahg.com.

Respectfully,

A handwritten signature in cursive script that reads "Kristy L. Larson".

Kristy L. Larson
Product Analyst
Kemper Auto & Home
5210 Belfort Road
Suite 120
Jacksonville, FL 32256
904-245-5846 Voice, 904-245-5601 Fax
klarson@kahg.com



**ARKANSAS HOMEOWNERS & PRIVATE PASSENGER AUTOMOBILE
FILING MEMORANDUM**

TRINITY UNIVERSAL INSURANCE COMPANY

The proposed effective dates for these changes are July 27, 2007 for new business policies written. The down payment requirements are as follows:

Down Payments

Down Payments are required:

- 1) On every new business policy written in TUIC where the payor is the Insured or Other and none of the conditions below exist.
- 2) Only on the side of a package policy where the side is a new business policy but the other side meets one of the conditions below.

Down Payments are not required:

- 1) If the policy is a rewrite, which is defined by the Prior Carrier = Kemper (or one of the Unitrin Companies)
- 2) If the policy is an approved block transfer
- 3) If the policy is an inter-agency transfer
- 4) If the policy has a Mortgagee as the Payor for a home monoline policy.
- 5) For the side of a policy with a CEC (Credit for Existing Coverage) as long as the CEC effective date is 30 days after the processing date.
 - a. A CEC allows an agent to write a package with non concurrent effective dates for auto and home

Our system will be modified to allow for the following:

- 1) Down payments greater than or equal to the Estimated Down Payment for each new business entry.
- 2) The minimum down payment amount will be based on the payment method and/or pay plan selected countrywide:
 - a. If Recurring Payment Method = EFT or Visa/MasterCard and Pay Plan = Monthly, 1 month down is required for both annual and semi-annual policies.
 - b. If Recurring Payment Method = Paper bill and Pay Plan = Monthly, 20% down payment is required for both annual and semi-annual policies.
 - c. If Recurring Pay Plan = Quarterly, 25% down payment is required for EFT, Visa/MasterCard or Paper Bill recurring payment methods.
 - d. If Recurring Pay Plan = Two Pay, 50% down payment is required for EFT, Visa/MasterCard or Paper Bill recurring payment methods.
 - e. If Recurring Pay Plan = One Pay and Payor = Insured or Other, 100% down payment is required for EFT, Visa/MasterCard or Paper Bill recurring payment methods.
 - f. If Payor = Mortgage, down payment is not required and is optional.

Billing Fees

- \$5.00 Bill Fee per paper bill produced and recurring Credit Card Program
- \$10.00 Late Fee
- \$15.00 Reinstatement Fee
- \$25.00 NSF Fee